

**United States Bankruptcy Court**

Western District of Missouri

**Case No. 09-30264-jwv7**

**Chapter 7**

**In re** Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Terry Wayne White SR  
6848 Hwy E  
Granby, MO 64844

Delores Ann White  
6848 Hwy E  
Granby, MO 64844

Social Security / Individual Taxpayer ID No.:

xxx-xx-4844

xxx-xx-4719

Employer Tax ID / Other nos.:

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 7/16/09

Jerry W. Venters  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# Image of Certificate of Service Page 3 of 8

## CERTIFICATE OF NOTICE

District/off: 0866-3  
Case: 09-30264

User: admin  
Form ID: b18

Page 1 of 1  
Total Noticed: 18

Date Rcvd: Jul 17, 2009

The following entities were noticed by first class mail on Jul 19, 2009.

db/jdb +Terry Wayne White, SR, Delores Ann White, 6848 Hwy E, Granby, MO 64844-7136  
cr +Southwest Missouri Bank, c/o Robert L. Gross, 402 S. Main Street, 6th Floor,  
Joplin, MO 64801-2349  
12912408 Bank of America, PO Box 15726, Wilmington, DE 19886-5726  
12912409 +Barnes Jewish Hospital, c/o Patient Accounts, One Barnes-Jewish Hospital Plaza,  
Saint Louis, MO 63110-1094  
12912412 +Dr Kurtis Cox, PO Box 3810, Joplin, MO 64803-3810  
12912413 +Dr. Ely Gordan, 336 S Jefferson St, Neosho, MO 64850-1769  
12912414 +Dr. Jasbir Dhawan, 3202 Mc Intosh Cir # 302, Joplin, MO 64804-3686  
12912415 +Freeman Hospital, 1102 W 32nd St, Joplin, MO 64804-3594  
12912416 +Freeman Hospital Neosho, 113 W Hickory St, Neosho, MO 64850-1705  
12912417 +La-Z-Boy Midwest, 4301 Howard Bush Dr, Neosho, MO 64850-9104  
12912418 +Metlife Home Loans, 4000 Horizon Way, Irving, TX 75063-2260  
12912419 +NCO Financial Systems, 507 Prudential Rd, Horsham, PA 19044-2368  
12912421 Sears Credit Card, PO Box 6936, The Lakes, NV 88901-6936  
12912422 +Southwest Missouri Bank, PO Box 814, Carthage, MO 64836-0814

The following entities were noticed by electronic transmission on Jul 17, 2009.

smg E-mail/Text: ecfnofices@dor.mo.gov Missouri Department of Revenue,  
General Counsel's Office, PO Box 475, Jefferson City, MO 65105-0475  
12912408 EDI: BANKAMER2.COM Jul 17 2009 17:58:00 Bank of America, PO Box 15726,  
Wilmington, DE 19886-5726  
12912410 EDI: DISCOVER.COM Jul 17 2009 17:58:00 Discover, PO Box 30395,  
Salt Lake City, UT 84130-0395  
12912411 EDI: DISCOVER.COM Jul 17 2009 17:58:00 Discover Card, PO Box 6103,  
Carol Stream, IL 60197-6103  
12912420 EDI: RMSC.COM Jul 17 2009 17:58:00 Sam's Club, PO Box 981064, El Paso, TX 79998-1064  
12912421 EDI: SEARS.COM Jul 17 2009 17:58:00 Sears Credit Card, PO Box 6936,  
The Lakes, NV 88901-6936

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 19, 2009

Signature:

